

HOW TO GUIDE: CASH TRANSFER PROGRAMME (CTP)

What is the Cash Transfer Programme (CTP)?

- Cash transfers are small grants that enable girls to enrol and stay in school and complete basic education.
- The Cash Transfer Programme (CTP) was implemented under the Girls' Education Project Phase 3 (GEP3) in Niger and Sokoto states between 2014 and 2016.
- The programme targeted female caregivers of girls aged 6–15 with a grant of ₦20,000 (US\$45) per beneficiary. The grant was accompanied by a sensitization campaign about the importance of girls' enrolment in school.
- Unconditional cash transfers were chosen to reduce transaction costs and offer households the flexibility to assess how the cash transfers could best contribute to their resilience and development.¹
- CTP in Nigeria aligns with the National Social Protection Policy,² which aims "to establish a gender-sensitive and age-appropriate framework to ensure a minimum social floor for all Nigerian citizens for a life of dignity".

Why are cash transfers needed?

- Poverty is one of the most significant determinants of access to schooling. With a poverty rate of 66.11 per cent in Niger State and 87.73 per cent in Sokoto State,³ poverty is the single most referenced barrier leading to non-enrolment.⁴
- There were significant gender gaps in education participation in Niger and Sokoto states. The net attendance ratio for girls' primary education was 45 in Niger and 32 in Sokoto⁵ (compared to 58 and 39 respectively, for boys). Disaggregating net attendance ratios for primary school by gender and wealth quintiles demonstrate that net attendance ratios increase by income quintile.
- The absence of household income heavily affects a girl's opportunity to enter and remain in school. This is evident by the increase in differences between the number of girls and boys enrolled in school when descending the income ladder.⁶

What are the preconditions for success?

1. Management and coordination structures

- CTP is government-run and involves multiple stakeholders responsible for education and social transfer policies at the state, local area government (LGA) and community levels.
- A state-based Project Implementation Unit (PIU), led by a state coordinator, provides day-to-day coordination and management for programme implementation.
- At the LGA level, the Local Government Education Authority desk officers coordinate and manage the implementation process.
- School-Based Management Committees, Centre-Based Management Committees and Mothers' Associations assist with implementation and are responsible for sensitizing and mobilizing their community.
- At the school level, the headmasters and teachers monitor school enrolment and attendance as part of the wider education programme.
- UNICEF provides technical assistance to all levels of programme management and implementation.

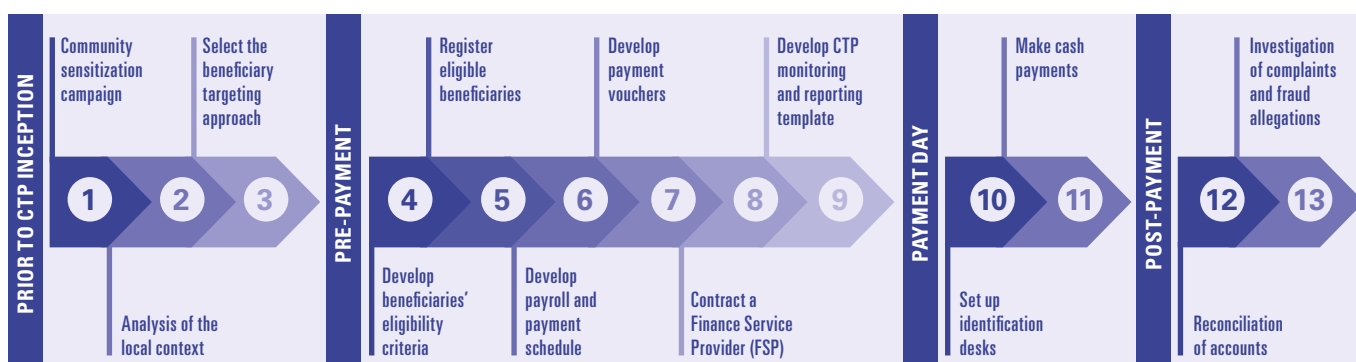
2. Targeting approach

- The objective of targeting is to identify persons eligible for the programme, thus defining the beneficiaries' eligibility criteria.
- CTP adopted a geographical-categorical targeting approach. The geographical targeting selects the LGAs and communities with the highest proportion of out-of-school children.

Standard operating procedure

Prior to CTP inception

1. A **community sensitization campaign** to change the perception of girls' education is carried out to increase the willingness of parents to enrol their girls in school.
2. An **analysis of the local context** focusing on the security situation, socioeconomic status and social norms of the targeted area is conducted to inform the CTP approach.



- The **beneficiary targeting approach** is selected based on the local context analysis.

Pre-payment

- State PIUs develop the **beneficiaries' eligibility criteria**.⁷ In the selected LGAs, households in communities with the highest proportion of out-of-school children, particularly girls, are given priority.
- State PIUs support the **registration of eligible beneficiaries** and households, review the beneficiary list against criteria and initiate biometric registration of the beneficiaries.
- PIUs develop a **payroll and payment schedule** for beneficiaries stating the pay points and the number of beneficiaries per point and mobilize the community.
- PIUs develop **payment vouchers** for each female caregiver who receives the cash on behalf of girl beneficiaries.
- A **Finance Service Provider** (FSP) is identified and contracted and cash disbursement funds are transferred to the FSP account.
- A **CTP monitoring and reporting** template is developed. An independent monitoring group, consisting of fully informed monitors with adequate knowledge of the process, presents monitoring reports to the state authorities.

Payment day

- PIUs **set up identification desks** to facilitate identifying and verifying the beneficiaries and their caregivers using the ONA database.
- FSP agents set up payment desks to **make cash payments** to the recipients.

Post-payment

- Reconciliation of accounts** between actual payments performed versus planned payments is carried out. Uncollected cash payments are transferred back from the FSP.
- A formal process for **investigating complaints and fraud allegations** is adopted.

Lessons learned

- Compared to conditional cash transfers, unconditional cash transfers have lower administrative costs, lower risks and are easier to implement.
- The operational model of using a commercial bank or a private sector direct money transfer, with the capacity for payment delivery to large numbers of people in rural areas, was highly successful and should be retained.
- Verification of beneficiaries is critical to ensure that authentic beneficiaries are selected.
- Working with community-based structures, including School-Based Management Committees, Centre-Based Management Committees and Mothers' Associations, was critical in building community confidence in the objectives of the intervention.
- Despite strong political will, the government's capacity to sustain or scale up the CTP is constrained by funding.



Key achievements

- 23,655 girls benefited from the CTP in Niger (12,314) and Sokoto (11,341) states.
- The net change in average household expenditure per term on girls' education was ₦906.68 (equivalent to US\$2) and ₦1,436.49 (equivalent to US\$3) in Niger and Sokoto states, respectively. The increase in household spending on girls' education (30.5 per cent) was nearly double that of the spending on boys' education (16.4 per cent).
- This resulted in an estimated increase in enrolment and attendance of 52 girls per GEP3-CTP school in Niger State and an estimated increase of 73 girls per GEP3-CTP school in Sokoto State.
- GEP3-CTP groups had the highest proportion of households with 1-2 girls (33.0 per cent) and three or more girls (5.2 per cent) who had completed nine years of schooling compared to those who did not benefit from GEP3-CTP.
- 68.8 per cent of households of CTP beneficiaries reported the regular consumption of three cooked meals per day compared to about 47.3 per cent recorded for the control group.⁸

Sustainability

- Advocate for the inclusion of CTP in government-funded social protection and education support programmes.
- Leverage resources from diverse funding sources, including from the private sector.
- Promote income-generation activities with special targeting of mothers to ensure expenditures on education are increased.
- Support states to develop costed scalability and sustainability plans to be included in state budgets and plans.

Endnotes

- Arnold, C., Conway, T. & Greenslade, M., *Cash Transfers Literature Review*, London, Department for International Development, 2011.
- Federal Ministry of Finance, Budget and National Planning, *Revised Draft National Social Protection Policy*, Abuja, Nigeria, 2021. <http://nassp.gov.ng/wp-content/uploads/2021/10/Draft-Revised-New-NSPP_191021.pdf>
- National Bureau of Statistics, *2019 Poverty and Inequality in Nigeria: Executive Summary*, Abuja, 2020.
- United Nations Children's Fund (UNICEF), *Out of School Mapping Niger and Sokoto*, UNICEF, 2014.
- National Bureau of Statistics (NBS) and United Nations Children's Fund (UNICEF), *2011 Multiple Indicator Cluster Survey 2011-12, Survey Findings Report*, Abuja, Nigeria, NBS and UNICEF, 2011. <https://www.unicef.org/nigeria/media/1376/file/Nigeria-multiple-indicator-cluster-survey-2011_0.pdf>
- Tembon, M. and L. Fort, *Girls' Education in the 21st Century: Gender Equality, Empowerment and Economic Growth, Directions in Development*, The World Bank, Washington, DC, 2008.
- The catchment areas with the highest proportion of out-of-school girls under the Girls' Education Project Phase 3 (GEP3) were targeted (geographic targeting). Within these catchment areas, the female caregivers of all girls between the ages of 6 and 15 were eligible for a transfer, with the girl as the intended beneficiary (categorical targeting).
- Ibid.



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